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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Johan Renes et al.

Serial No.: 09/981,213

Filed: October 17, 2001

For: INSURANCE FOR CESSATION OF
PERSONAL CONTRACT

Confirmation No.: 5776

Examiner: Christopher L. Gilligan

Group Art Unit: 3626

Attorney Docket No.: 9927-5117US

CERTIFICATE OF MAILING

I hereby certify that this correspondence along with any attachments referred to or identified as being attached or enclosed is being deposited with the United States Postal Service as First Class Mail on the date of deposit shown below with sufficient postage and in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Betty Vowles
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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

In compliance with the duty to disclose information material to patentability pursuant to 37 C.F.R. § 1.56, it is respectfully requested that this Supplemental Information Disclosure Statement be entered and the documents listed on attached Form PTO-1449 or PTO/SB/08 be considered by the Examiner and made of record. Copies of the listed documents are enclosed pursuant to 37 C.F.R. § 1.98(a).

In accordance with 37 C.F.R. § 1.97(g) and (h), filing of this Supplemental Information Disclosure Statement is not to be construed as a representation that a search has been made or an admission that the information cited herein is, or is considered to be, material to patentability as

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defined in 37 C.F.R. § 1.56(b). Further, no representation is made by Applicants herein that no other possible material information as defined in 37 C.F.R. § 1.56 (b) exists.

U.S. Patent Documents

<u>U.S. Patent Document.</u>	<u>Publication Date</u>	<u>Applicants</u>
US 2003/0200124 A1	Oct. 23, 2003	Kiramittchian et al.

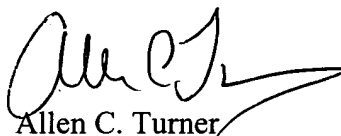
Other Documents

F IMPRESS “DIVORCE INSURANCE” Google Groups (June 21, 1995).
F IMPRESS “DIVORCE INSURANCE” Google Groups (June 29, 1995)
J. DE RIVAZ “Insurance against financial loss through divorce” Google Groups (March 26, 1996).
F IMPRESS “DIVORCE INSURANCE” Google Groups (June 12, 1996)
J. DE RIVAZ “DIVORCE INSURANCE” Google Groups (June 14, 1996)
J. DE RIVAZ “Divorce Insurance” Google Groups (July 17, 1996)
BAKOS et al. “The Mother of Invention”, On The Risk, 19(3):66-71 (2003)
BAKOS et al. “Independent Inventors Get Lion’s Share of Insurance Industry Patents”, National Underwriter, 107(42):1-3 (October 20, 2003)
BAKOS et al. “The End of Free Sharing In The Insurance Industry”, National Underwriter Property & Casualty (November 3, 2003)
BAKOS et al. “Product Development and Innovation in the Insurance Industry” USPTO Presentation (November 20, 2003)
BAKOS et al. “Protecting Your Insurance Patent, Or, Millions of Dollars For Your Thoughts”, National Underwriter, 108(14) (April 19, 2004)

Serial No. «Patent Application No»

This Supplemental Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits, so no fee should be due.

Respectfully submitted,



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Registration No. 33,041

Attorney for Applicants

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Date: June 1, 2004

Enclosures: Form PTO-1449

Copy of documents cited

Document in ProLaw

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	2
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Complete if Known

Application Number	09/981,213
Filing Date	October 17, 2001
First Named Inventor	Johan Renes
Group Art Unit	3626
Examiner Name	Christopher L. Gilligan
Attorney Docket Number	9927-5117US

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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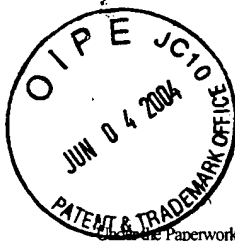
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PTO/SB/08B(10-01)

Approved for use through 10/31/2002. OMB 0651-0031

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Group Art Unit	
Examiner Name	
Attorney Docket Number	9927-5117US

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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		F IMPRESS "DIVORCE INSURANCE" Google Groups (June 21, 1995).	
		F IMPRESS "DIVORCE INSURANCE" Google Groups (June 29, 1995)	
		J. DE RIVAZ "Insurance against financial loss through divorce" Google Groups (March 26, 1996).	
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